

BUSINESS

Invest-minute

■ Open enrollment: What to know before you enroll

For many people, fall brings an important opportunity: open enrollment. While it may not sound as exciting as planning for the holidays, taking a careful look at your workplace benefits now could save you hundreds or even thousands of dollars next year.

Open enrollment is the period when you will choose your medical and other workplace benefits for the year ahead. Most employers hold it in the fall, with elections taking effect in January. Once the window closes, you usually can't make changes unless you experience a major life event like marriage, divorce, the birth of a child or when a dependent has become an emancipated adult.

While it may be easy to simply renew last year's choices, that could be a costly mistake. Your employer's plans, providers or costs may have changed. It's also possible your own circumstances are different than they were a year ago— for example, if you had a baby, got married or expect new medical needs. Taking a fresh look helps ensure your benefits match your life today.

Here are a few tips for navigating open enrollment.

Compare health plans carefully. Employers often offer more than one health, dental or vision option. Look at different providers

networks, prescription coverage and premiums. If you and your spouse both have coverage options, compare plans across employers. Just be mindful that some companies charge a fee if you enroll a partner who has their own workplace coverage. Many plans offer wellness discounts on monthly premiums based on your personal health condition.

Check your life insurance. Many employers provide a base level of life insurance, with the option to buy more. If your family has grown or your financial responsibilities have increased, now is the time to make sure you have enough coverage to protect your loved ones.

Consider disability coverage. A short-term disability plan can help cover income gaps for up to 12 months during recovery from surgery, illness or childbirth.

Long-term disability insurance offers protection if you're unable to work again for an extended period up to age 64. Ideally, coverage should replace up to 60% of your pre-tax income.

Understand supplemental options. Some employers also offer accidental death and dismemberment (AD&D) insurance. While it can provide a peace of mind, remember that it's not a substitute for life or disability insurance, since it only covers specific accidents.

Take advantage of tax-friendly accounts. Flexible spending accounts (FSAs) and

health savings accounts (HSAs) let you use pretax dollars for eligible medical expenses. If you have young children or other dependents, ask whether your employer offers a dependent care FSA to help offset care costs. Note that these are use-it-or-lose-it, so contribute only what you expect to spend every year. HSAs, available with high-deductible health plans, are more flexible, since unused funds roll over from year to year and can even serve as long-term savings.

Review your retirement savings. While your retirement plan usually isn't part of open enrollment, this is a good time to revisit it. Make sure you're contributing enough to earn your employer's match. Small increases can make a big difference over time.

Open enrollment may not be the most thrilling item on your fall to-do list, but it could be one of the most important. Taking a little time now to review your employee group benefits could give you greater financial security and extra savings throughout the year.

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AA MEETINGS; 213 W. Oak; Independence; Noon Wednesday, Saturday & Sunday; Wednesday at 7pm; Thursday at 7pm; Sunday at 6pm. Alanon meetings; Tuesday at 7pm TF

135 Pets & Supplies

TWO KITTENS ready to adopt. Have had shots. Looking for a good home, indoor/outdoor. 1 male, all black; 1 female, calico, 620-879-5614. NOV12 TF

151 Services

LOWRY CONSTRUCTION, new construction, room additions, steel buildings, remodeling, roofing, insurance claims. Locally owned since 2001. We do it all, 620-330-1943. TF

JESSE'S LAWN Service, mowing, cleaning, trimming. Free estimates. Call 620-779-3897. TF

ALWAYS A great gift idea; automatic garage doors, Independence Overhead Doors, Inc., 115 W. Main, Independence, 620-331-2445. TF

182 Property For Rent

HILLCREST RENTALS efficiency apartments, starting at \$125 weekly. Utilities paid. 620-714-0377. TF

CLIMATE CONTROL storage, available, Witwer Storage, 1691 CR 4325, Coffeyville, 620-251-8542. TF

DEVORE STORAGE, secured perimeter, reasonable rates, easy access, 216 Cement, 620-331-8407, 620-926-0197, sizes available. TF

ONE BED, one bath studio apartment for rent. All utilities included, \$775/ month. Call 713-858-9835 if interested. NOV14

120 Public Notice

(First published in the Independence Daily Reporter November 5, 2025)

Request for Proposals (RFP)

Parking Lot Project

USD 286 - Chautauqua County

Community Schools

1. Project Overview

USD 286 is requesting sealed proposals

from qualified paving and asphalt contractors for milling, repair, and sealing of district parking lots, including all necessary labor, materials, and equipment.

The total square footage is currently undetermined, and contractors will be responsible for conducting on-site measurements and assessments prior to submitting bids.

The goal of this project is to improve the safety, drainage, and longevity of district parking areas through surface

milling, asphalt patching, crack sealing, sealcoating, and restriping as necessary.

2. Scope of Work

A. Site Assessment

1. Conduct a full on-site inspection of all district parking lots (Upper Elementary, High School, and District Office as applicable).

2. Measure and document total square footage and existing surface condition.

3. Identify areas requiring milling, patching, and base repair.

B. Milling and Repair

1. Mill existing asphalt surfaces where necessary to correct grade or remove failed sections.

2. Excavate and replace damaged sub-base materials if needed.

3. Patch all areas of pavement failure using hot-mix asphalt.

4. Compact to appropriate density and ensure smooth transitions between milled and nonmilled areas.

C. Sealing and Striping

1. Clean all surfaces prior to applying sealant.

2. Apply commercial-grade asphalt sealer in accordance with manufacturer specifications.

3. Fill cracks with hot-pour crack sealant as needed.

4. Restripe all parking spaces, crosswalks, fire lanes, and accessible parking areas per ADA and KDHE standards.

D. Traffic and Safety

1. Maintain safe and controlled access to all school facilities during construction.

2. Post appropriate signage and coordinate with district staff regarding access schedules.

E. Inspection and Warranty

1. Conduct a final inspection with district representatives.

2. Provide a minimum 1-year warranty on workmanship and materials.

3. Site Visit

A mandatory pre-bid site inspection will be scheduled to allow contractors to assess square footage, existing surface conditions, and project scope.

Contact Jamie Wetig at (620) 725-3186 to schedule or confirm the date and time.

4. Bid Submission

Each proposal must include:

• Contractor name, address, and contact information

• Proof of licensing, bonding, and insurance

• Estimated total cost based on site measurements (include per-square-foot rates for sealing, milling, patching, and striping)

• Description of proposed materials and specifications

• Project timeline and estimated completion date

• References for at least three (3) recent similar commercial or school projects

Sealed bids must be submitted to:

USD 286 District Office

Attn: Jamie Wetig, Superintendent

404 N. Sherman Street

Sedan, KS 67361

Bid Deadline:

November 10, 2025 - 2:00 p.m.

Bids will be publicly opened at the district office immediately following the deadline.

5. Evaluation Criteria

Proposals will be evaluated on the following criteria:

• Compliance with project specifications

• Total cost and overall value

• Experience and past performance

• Quality of proposed materials and warranties

• Ability to meet project timelines

• The USD 286 Board of Education reserves the right to accept or reject any or all bids and

award the contract deemed most advantageous to the district.

6. Insurance and Compliance

The selected contractor must provide proof of:

• General Liability Insurance: minimum \$1,000,000

• Workers' Compensation Insurance

• Compliance with all applicable OSHA, ADA, and building code standards

• No work shall commence until proof of coverage has been reviewed and approved by the district.

7. Project Completion

Work shall begin as soon as weather permits following board approval and be substantially complete within 60 calendar days of commencement, unless extended by written agreement with the district.

200 Public Notice

(First published in the Independence Daily Reporter November 5, 2025)

Request for Proposals (RFP)

Upper Elementary and Gym/ Library Roofing Project

USD 286 - Chautauqua County Community Schools

1. Project Overview

USD 286 is requesting sealed proposals from qualified roofing contractors for the inspection, removal, and replacement of roofing materials for the Upper Elementary building and adjoining structures, totaling approximately 14,039 square feet.

This includes:

• 9,000 sq. ft. over the Upper Elementary building, and

• 5,039 sq. ft. of additional roofing area over the Library and Gymnasium.

The purpose of this project is to provide a durable, long-lasting, watertight roofing system that meets all manufacturer and code requirements.

2. Scope of Work

A. Inspection and Assessment

1. Conduct a full inspection of all roofing areas prior to project start.